Certificate Number: 13858-PAW-DE-036698222

Bankruptcy Case Number: 22-70242



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 20, 2022</u>, at <u>1:41</u> o'clock <u>PM CDT</u>, <u>Joshua P. Zernick</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: July 20, 2022 By: /s/Shauna B. Curtsinger

Name: Shauna B. Curtsinger

Title: Counselor